

Exhibit D

From: john@mca-justice.com
To: "David Tom"
Subject: RE: MCA Justice
Date: Monday, March 10, 2025 1:10:09 PM

The attorney works on all files throughout the US. He is the attorney who just won the case in NY for the subway choke defendant. **Steven M. Raiser of Raiser & Keniff Law**

From: David Tom <david.m.tom@gmail.com>
Sent: Monday, March 10, 2025 12:57 PM
To: john@mca-justice.com
Subject: Re: MCA Justice

Okay so help me figure this out - if Delancey street is in new york, and you're in new york - I'm in Florida, do you have an attorney that is working in NY or Florida to work on my situation?

On Mon, Mar 10, 2025 at 12:54 PM <john@mca-justice.com> wrote:

We are a marketing arm for Delancey Street. Delancey Street is the actual Organization that will be handling the MCA Debt Restructure.

From: David Tom <david.m.tom@gmail.com>
Sent: Monday, March 10, 2025 12:36 PM
To: john@mca-justice.com
Subject: Re: MCA Justice

I am very confused here. You say your company is MCA justice - there's no company that I found registered with that address.

Then you say check the reviews at delancy street which is an entirely separate company doing a different business. How does this make sense?

On Thu, Mar 6, 2025 at 1:33 PM <john@mca-justice.com> wrote:

That is our Attorney

From: David Tom <david.m.tom@gmail.com>
Sent: Thursday, March 6, 2025 1:26 PM
To: john@mca-justice.com
Subject: Re: MCA Justice

Question. Would an attorney be working on this?

Why is delayency street website with your reviews?

On Thu, Mar 6, 2025 at 13:09 <john@mca-justice.com> wrote:

Nice speaking with you earlier. As promised, here's a concise breakdown of our discussion, based on the figures you provided: We specialize in MCA reconciliations, pre-litigation settlements, and reorganizations through our "Attorney-Based Affordability Program." Upon engagement, you'll sign agreements with both our firm and our designated law firm, which will represent you directly with creditors.

Key Figures:

• **Current Balance (Creditors):**

Riverside = \$100,000

Creditor 2 = \$100,000

• **Current Payment:** \$8,000/week

• **Proposed NEW Payment:** \$4,000/week (~50% reduction)

This would immediately free up \$4,000/week, improving cash flow by ~\$12,000 in the first month and \$36,000 over three months. Our approach consolidates payments without new borrowing, reduces weekly obligations, and lays the groundwork for negotiating principal reductions (15–20% initially, with up to 50% possible through secondary lump sum offers at a later time).

What We Do:

1. Secure reduced, affordable payment terms in writing.
2. Mitigate collection tactics with attorney-led representation.
3. Prevent future advances from being taken.
4. Negotiate additional principal reductions as cash flow improves.

To move forward, our team will need to review your application in order to make sure we can help:

1. Please use this link to fill out our short application here - <https://mcajustice.com/jg-pre-approval-app>

Feel free to review testimonials on www.delanceystreet.com. Our firm is co-owned by Steven M. Raiser of Raiser & Keniff Law, a legal analyst featured on CNN, FOX, and Court TV.

Let me know if you have questions or need clarification—I'm here to help!

John Guzzetti

Customer Support at MCA Justice.

Phone 516-395-9752

Web www.mcajustice.com

Email john@mca-justice.com

